

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
Angela Cross § Case No. 17-22160  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Frank J. Kokoszka, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 7,600.00 (Without deducting any secured claims)	Assets Exempt: 112,200.00
Total Distributions to Claimants: 20,115.51	Claims Discharged Without Payment: 103,777.93
Total Expenses of Administration: 4,884.49	

3) Total gross receipts of \$ 25,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 25,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 80,430.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	4,884.49	4,884.49	4,884.49
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	42,025.00	25,514.44	25,514.44	20,115.51
<b>TOTAL DISBURSEMENTS</b>	\$ 122,455.00	\$ 30,398.93	\$ 30,398.93	\$ 25,000.00

4) This case was originally filed under chapter 7 on 07/25/2017 . The case was pending for 18 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/09/2019 By: /s/Frank J. Kokoszka, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
448 Benjamin Franklin Ct. Aurora IL 60504-0000 Dupage	1110-000	25,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 25,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bankamerica, 4909 Savarese Circle Tampa, FL 33634		40,482.00	NA	NA	0.00
	Chase Auto, Po Box 901003 Ft Worth, TX 76101		6,368.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Citizens One, 10561 Telegraph Rd Glen Allen, VA 23059		13,580.00	NA	NA	0.00
	DuPage County, c/o Barbara Reynolds 503 N. County Farm Rd. Wheaton, IL 60187		20,000.00	NA	NA	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 80,430.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Frank J. Kokoszka	2100-000	NA	3,250.00	3,250.00	3,250.00
Frank J. Kokoszka	2200-000	NA	79.05	79.05	79.05
BOK Financial	2600-000	NA	121.84	121.84	121.84
Alan D. Lasko & Associates, P.C.	3410-000	NA	1,412.00	1,412.00	1,412.00
Alan D. Lasko & Associates, P.C.	3420-000	NA	21.60	21.60	21.60
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 4,884.49</b>	<b>\$ 4,884.49</b>	<b>\$ 4,884.49</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bankamerica, 4909 Savarese Circle Tampa, FL 33634		0.00	NA	NA	0.00
	Bk Of Amer, Po Box 982238 El Paso, TX 79998		5,191.00	NA	NA	0.00
	Bk Of Amer, Po Box 982238 El Paso, TX 79998		5,156.00	NA	NA	0.00
	Chase Card, Po Box 15298 Wilmington, DE 19850		7,583.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Creditors Discount & A, 415 E Main St Streator, IL 61364		19.00	NA	NA	0.00
3	American Express Centurion Bank	7100-000	3,648.00	3,695.61	3,695.61	2,913.61
4	American Express Centurion Bank	7100-000	520.00	1,469.61	1,469.61	1,158.64
2	Department Stores National Bank	7100-000	2,031.00	2,230.49	2,230.49	1,758.51
6	Portfolio Recovery Associates, Llc	7100-000	3,926.00	3,926.23	3,926.23	3,095.43
7	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	5,026.00	5,304.01	5,304.01	4,181.66
1	Quantum3 Group Llc As Agent For	7100-000	3,242.00	3,340.76	3,340.76	2,633.85
5	U.S. Bank National Association	7100-000	5,683.00	5,547.73	5,547.73	4,373.81
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 42,025.00</b>	<b>\$ 25,514.44</b>	<b>\$ 25,514.44</b>	<b>\$ 20,115.51</b>

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Exhibit 8

Case No: 17-22160 JSB Judge: Janet S. Baer Trustee Name: Frank J. Kokoszka, Trustee  
Case Name: Angela Cross Date Filed (f) or Converted (c): 07/25/2017 (f)  
341(a) Meeting Date: 08/22/2017  
For Period Ending: 01/09/2019 Claims Bar Date: 04/18/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 448 Benjamin Franklin Ct. Aurora IL 60504-0000 Dupage	110,000.00	25,000.00		25,000.00	FA
2. 2014 Mazda Cx-5 Mileage: 50000	10,000.00	0.00		0.00	FA
3. Furniture	2,000.00	0.00		0.00	FA
4. Electronics	500.00	0.00		0.00	FA
5. Clothing	800.00	0.00		0.00	FA
6. West Suburban Bank	1,500.00	0.00		0.00	FA
7. Charles Schwab	90,000.00	0.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$214,800.00	\$25,000.00		\$25,000.00 \$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee has a proposed settlement with the Debtor to sell back to the Debtor the estate's interest in equity in real property.  
If settlement falls through or is not approved, Trustee will attempt to sell the real property. - Frank J. Kokoszka 6/14/2018  
Trustee has administered all assets. Trustee is awaiting the completion of tax returns - Frank J. Kokoszka 8/1/2018

Tax returns have been completed and will be mailed today. Upon receipt of fee application for Accountant, Trustee will prepare and submit TFR to US Trustee. - Frank J. Kokoszka 10/3/2018

Trustee has received Accountant's Fee Application and is preparing TFR for submission to UST. - Frank J. Kokoszka 10/16/2018

TFR being finalized and to be submitted to the UST today. - Frank J. Kokoszka 10/17/2018

TFR submitted to UST - Frank J. Kokoszka 10/19/2018

Initial Projected Date of Final Report (TFR): 12/31/2018

Current Projected Date of Final Report (TFR): 12/31/2018

Exhibit 8



## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-22160  
Case Name: Angela Cross

Trustee Name: Frank J. Kokoszka, Trustee

Bank Name: BOK Financial

Account Number/CD#: XXXXXX0410

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

Taxpayer ID No: XX-XXX8436

For Period Ending: 01/09/2019

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/18/18	1	Angela Cross 448 Benjamin Franklin Court Aurora, IL 60504	Sale back to Debtor of equity in home residence. Motion for Approval is set for June 22, 2018	1110-000	\$25,000.00		\$25,000.00
06/29/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$11.80	\$24,988.20
07/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$37.13	\$24,951.07
08/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$37.08	\$24,913.99
09/28/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$35.83	\$24,878.16
11/28/18		Transfer to Acct # xxxxxx0120	Transfer of Funds	9999-000		\$24,878.16	\$0.00

COLUMN TOTALS	\$25,000.00	\$25,000.00
Less: Bank Transfers/CD's	\$0.00	\$24,878.16
Subtotal	\$25,000.00	\$121.84
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$25,000.00	\$121.84

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-22160  
Case Name: Angela Cross

Trustee Name: Frank J. Kokoszka, Trustee

Exhibit 9

Bank Name: Axos Bank

Account Number/CD#: XXXXXX0120

Checking

Taxpayer ID No: XX-XXX8436

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 01/09/2019

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/28/18		Transfer from Acct # xxxxxx0410	Transfer of Funds	9999-000	\$24,878.16		\$24,878.16
12/06/18	2001	Frank J. Kokoszka	Distribution			\$3,329.05	\$21,549.11
		Frank J. Kokoszka	Final distribution creditor account # representing a payment of 100.00 % per court order. (\$3,250.00)	2100-000			
		Frank J. Kokoszka	Final distribution creditor account # representing a payment of 100.00 % per court order. (\$79.05)	2200-000			
12/06/18	2002	Alan D. Lasko & Associates, P.C. 205 West Randolph Suite 1150 Chicago, IL 60606	Distribution			\$1,433.60	\$20,115.51
		Alan D. Lasko & Associates, P.C.	Final distribution creditor account # representing a payment of 100.00 % per court order. (\$1,412.00)	3410-000			
		Alan D. Lasko & Associates, P.C.	Final distribution creditor account # representing a payment of 100.00 % per court order. (\$21.60)	3420-000			
12/06/18	2003	Quantum3 Group Llc As Agent For Moma Funding Llc Po Box 788 Kirkland, Wa 98083-0788	Final distribution to claim 1 creditor account # representing a payment of 78.84 % per court order.	7100-000		\$2,633.85	\$17,481.66
12/06/18	2004	Department Stores National Bank C/O Quantum3 Group Llc Po Box 657 Kirkland, Wa 98083-0657	Final distribution to claim 2 creditor account # representing a payment of 78.84 % per court order.	7100-000		\$1,758.51	\$15,723.15
12/06/18	2005	American Express Centurion Bank C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Final distribution to claim 3 creditor account # representing a payment of 78.84 % per court order.	7100-000		\$2,913.61	\$12,809.54

Page Subtotals:

\$24,878.16

\$12,068.62

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-22160  
Case Name: Angela Cross

Trustee Name: Frank J. Kokoszka, Trustee

Exhibit 9

Bank Name: Axos Bank

Account Number/CD#: XXXXXX0120

Checking

Taxpayer ID No: XX-XXX8436

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 01/09/2019

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/06/18	2006	American Express Centurion Bank C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Final distribution to claim 4 creditor account # representing a payment of 78.84 % per court order.	7100-000		\$1,158.64	\$11,650.90
12/06/18	2007	U.S. Bank National Association Bankruptcy Department Po Box 108 St. Louis Mo 63166-0108	Final distribution to claim 5 creditor account # representing a payment of 78.84 % per court order.	7100-000		\$4,373.81	\$7,277.09
12/06/18	2008	Portfolio Recovery Associates, Llc Successor To Citibank, N.A.(Sears) Pob 41067 Norfolk, Va 23541	Final distribution to claim 6 creditor account # representing a payment of 78.84 % per court order.	7100-000		\$3,095.43	\$4,181.66
12/06/18	2009	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 7 creditor account # representing a payment of 78.84 % per court order.	7100-000		\$4,181.66	\$0.00

COLUMN TOTALS	\$24,878.16	\$24,878.16
Less: Bank Transfers/CD's	\$24,878.16	\$0.00
Subtotal	\$0.00	\$24,878.16
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$0.00	\$24,878.16

## Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX0120 - Checking	\$0.00	\$24,878.16	\$0.00
XXXXXX0410 - Checking	\$25,000.00	\$121.84	\$0.00
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	\$25,000.00	\$25,000.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$25,000.00		
Total Gross Receipts:	\$25,000.00		

Page Subtotals:

\$0.00

\$0.00